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Substitute for form 1449A/PTO				<i>Complete if Known</i>	
SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/074,583
				Filing Date	February 12, 2002
				First Named Inventor	YOUNG
				Group Art Unit	2181
				Examiner Name	Not yet assigned
Sheet	1	of	2	Attorney Docket Number	G08.015

Examiner Signature	Fahmida Rahman	Date Considered	11/28/2005
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 608. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS					
Examiner initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpat.asp on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.			

Examiner Signature	Fahmida Rahman	Date Considered	11/28/2005
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FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)		Serial No. 10/074,583 Inventors: Carl Young Docket No. 3499-223
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U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,304,973	10/16/01	Williams	713	201	8/6/98

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION

OTHER DOCUMENTS

EXAMINER INITIAL	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
<i>not attached</i>	-Int'l-Search Report dated June 2, 2003 for PCT/US03/03993

EXAMINER <i>Fahmida Rahman</i>	DATE CONSIDERED <i>11/28/2005</i>
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INFORMATION DISCLOSURE STATEMENT

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EXAMINER INITIALS		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION

OTHER DOCUMENTS

EXAMINER INITIAL		AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
<i>✓</i>	<i>Not attached</i>	Written Opinion dated October 7, 2003 for PCT/US03/03993-

EXAMINER	DATE CONSIDERED
<u>Fahmida Rahman</u>	<u>11/28/2005</u>

EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.R.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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